DECORATIONS—AMERICA.—The *New York Literary World* says,—At the fair of the American Institute (which presents an improved appearance in the solid value of the articles and exclusion of the trumpery of some former years) there are several noticeable "ameliorations" of the Fine Arts; among which we may notice some improved forms in glassware, the porcelain door furniture, the painting on china, and not least, some new terra cotta mouldings, in imitation of finely carved stonework. In weight and promised durability it appears quite successful, and we see not why it may not be readily introduced into our architectural decorations. There is good precedent for the use of such mouldings. The fine ceiling arabesque decorations of the Alhambra, it appears by a note of Washington Irving, in his volume with that title, is but a repetition of stucco mouldings.

NEW NATIONAL GALLERY.—The *Times* has given this question distinguished consideration in a leading article, advocating the sweeping away of Knightsbridge-barracks as a nuisance, and the erection of the proposed New National Gallery on its site. As to the desirability of removing these barracks, as an eyesore and nuisance, there can be no question, but we are forced to say we do not think even Knightsbridge far enough removed from the smoke and dust which, according to evidence, have injured the pictures.

NOTTINGHAM SCHOOL OF DESIGN.—On Monday week the students and friends of this institution held a *soirée* in the School-rooms, Beck-lane, to celebrate the appointment of Mr. Thomas Clark as head master. The mayor was in the chair. Mr. Clark met with a hearty welcome: and a resolution to support the school was unanimously passed by the meeting, which consisted of a good number of ladies and gentlemen, who appeared to take an active interest in its success.

TENDERS FOR BUILDING NEW SEWERS IN THE CITY.—Tenders have been received for the building of sewers in Little Bell-alley, and other places, in the wards of Coleman-street and Broad-street, and the successful candidate declared to be Mr. Thomas Crook, of Tower Royal, City, and of Hackney.

[ADVERTISEMENT.]

IRON BRIDGES AND PIERS.

DREDGE'S taper balance, on tension, in small bridges, with the same weight of iron, is three times the strength of the common principle, and this advantage rapidly increases to ten, twenty, and forty times, and so on, as bridges are increased in span; and in point of safety and inflexibility, it is equally superior. Dredge's taper balance girder possesses the same relative advantages over the common girder bridge.—JAMES DREDGE, Bath.

TENDERS

For an additional villa at Sutton, for Mr. F. T. Thomas. Mr. F. Cross, architect.

E. B. Gammon	£1,473	0	0
James Starkey	1,198	0	0
P. Donelly	1,181	0	0
G. Brown	1,126	0	0

For finishing six small houses at Norwood. Mr. Eppy, architect.

Gibson	£2,370	0	0
Lawrence and Sons	2,292	0	0
Taylor	1,750	0	0
Sewell	1,697	0	0

TO CORRESPONDENTS.

"*Drying Leather.*"—"Can any of your readers inform me what is the best method of drying leather by dried air? Leather is injured by heat, consequently the aim should be to obtain a strong draught of dried air (in a building with two perforated floors), at a temperature not exceeding 100 degrees."—J. M.

"D. W.," "a, Belfast," "Mac" (time enough when wanted), "P. H.," "S. H.," "Speculator" (the writer's intention is not clear), "E. S. R.," "A. E." (consult your architect), "W. M." (the hospital is for diseases of the chest), "E J." (we cannot advise as to our correspondent's *worth*), "J. H. M.," "Dr. P.," "M. P.," "P. and Son," "J. D. P." (shall appear; though we had prepared something on the subject), "J. B." Taunton, "J B. W.," "J. Y.," "C. F.," "D.," "G. C." (shall appear). "Q.," "J K. C.," "Messrs. S.," "R. R.," "T. B. L.," "W. T.," "W. B.," "R. G.," "H. G.," "T. L." (first paper has been translated into French), "F W.," "E W. S."

NOTICE.—All communications respecting *advertisements* should be addressed to the "Publisher," and not to the "Editor:" all other communications should be addressed to the Editor, and *not* to the Publisher.

"*Books and Addresses.*"—We have not time to point out books or find addresses.

ADVERTISEMENTS.

BENNETT'S THERMOMETERS, 65, Cheapside.—Railways, baths, churches, gardens, and chymists SUPPLIED with every kind of THERMOMETER at the manufactory, where 1,000 may be had for 50l., or may be selected from, at 1s. each, in 3-inch beveled frames; larger sizes to suit every place, purpose, and climate. Barometers at equally moderate prices.—BENNETT, Watch, Clock, and Instrument Maker to the Royal Observatory, the Board of Ordnance, the Admiralty, and the Queen.—65, Cheapside.

BRITISH MUTUAL LIFE OFFICE.—The Public are invited to examine for themselves the advantages gained for Assurers by the plan on which policies are granted by this Office.—Apply to CHARLES JAMES FRICKER, Secretary, 17, New Bridge-street, Blackfriars.

ASYLUM FOREIGN and DOMESTIC LIFE OFFICE, No 72, Cornhill, London, established in 1836, for INVALID and HEALTHY LIVES, and for Officers and others.

CHAIRMAN—Lieut. Gen. Sir James Law Lushington, G.C.B.
DEPUTY CHAIRMAN—Charles William Hallett, Esq.
ADVANTAGES OFFERED BY THE ASYLUM.
Low Premiums for every year of life
Ascending Scales, commencing at very reduced rates.
Alternative. One-third of premium lent at 6 per cent.
Invalids insured at suitable premiums.
Officers and Travellers at adapted as fixed rates.
No references required from parties of unexceptionable health and habits, who shall appear at the principal Office, 72, Cornhill.
GEO. FARREN, Esq., Resident Director.

SPECIAL NOTICE TO INTENDING ASSURERS.

INTENDING LIFE ASSURERS ARE RESPECTFULLY INVITED TO COMPARE THE PRINCIPLES, RATES, AND WHOLE PROVISIONS OF THE

SCOTTISH PROVIDENT INSTITUTION WITH THOSE OF ANY EXISTING COMPANY.

In this Society the whole profits are divisible among the policy-holders, who are at the same time exempt from personal liability. It claims superiority, however, over other mutual offices in the following particulars:—

1. Premiums at early and middle ages about a fourth lower. See specimens below.*
2. A more accurate adjustment of the rates of premium to the several ages.
3. A principle to the division of the surplus more safe, equitable, and favourable to good lives.
4. Exemption from entry money.
5. All policies indisputable unless obtained by fraud.

* Annual Premiums for 100l. with Whole Profits.

Age 20	25	30	35	40	45	50	55
£1 13 8	1 16 0	2 1 0	2 8 10	2 16 8	3 8 8	4 1 7	5 1 11

* Annual Premiums for 100l., with Whole Profits, payable for 21 years only.

Age 20	25	30	35	40	45	50
£2 7 10	2 15 0	3 16 6	3 13 0	3 8 6	3 14 3	4 7 3

Forms of proposal, prospectus containing full Tables, copies of the Twelfth Annual Report, and every information, will be forwarded (gratis) on application at the London office, 13, Moorgate-street.

GEORGE GRANT, Agent and Secretary for London.

, Since the Institution of the Society in 1837, upwards of 5,250 policies have been issued, covering Assurances amounting to upwards of Two Millions and a Quarter.

FAMILY ENDOWMENT LIFE ASSURANCE AND ANNUITY SOCIETY, 12, Chatham-place, Blackfriars, London, and at Calcutta.
CAPITAL, 500,000l.
DIRECTORS.
William Butterworth Bayley, Esq., Chairman.
John Fuller, Esq., Deputy-Chairman.
Lewis Borrowdale, Esq. — Edward Lee, Esq.
Robert Bruce Chichester, Esq. — Colonel Cussley.
Major Henderson. — Major Turner.
C. H. Latouche, Esq. — Joshua Walker, Esq.

Thirty per cent. Bonus was added to the Society's Policies on the profit scale in 1845. The next valuation will be in January, 1852.

Loans are granted on mortgage and on security of Life Interests and Reversions.

INDIA BRANCH.

The Society has extensive India business, and grants Policies of Insurance, Deferred Annuities, and Endowments, in Calcutta, Madras, and Bombay, to members of the Civil and Military Services, and others. Parties calling at the Office will be furnished with full particulars, to which the attention of Parents and Guardians of Youths proceeding to India is especially invited.

JOHN CAZENOVE, Secretary.

PROVIDENT LIFE OFFICE, 50, Regent-street; City Branch: 2, Royal Exchange buildings—Established 1806. Policy-holders' Capital, £192,814. Annual Income, 130,000l. Bonuses declared, 743,800l. Claims paid since the establishment of the Office, 2,061,450l.

PATRONS.—The Right Honourable EARL GREY.

DIRECTORS.
The Rev. JAMES SHERMAN, Chairman.
HENRY BLENCOWE CHURCHILL, Esq., Deputy-Chairman.
Henry B. Alexander, Esq. — William Ostler, Esq.
George Dacre, Esq. — Apsley Pellatt, Esq.
William Judd, Esq. — George Round, Esq.
Sir Richard D. King, Bart. — Frederick Squire, Esq.
The Hon. Arthur Kinnaird. — William Henry Stone, Esq.
Thomas Masham, Esq. — Capt. William John Williams.
J. A. Beaumont, Esq., Managing Director.

PHYSICIAN.—John Maclean, M.D., F.S.S., 39, Upper Montague-street, Montague-square.

Sixteen Twentieths of the Profits are divided among the Insured.

EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added subsequently, to be further increased annually.
	£.	£ s d	£. s d
1804	2,500	78 10 10 extinguished.	1,223 8 0
1811	1,000	32 10 2 ditto	331 17 8
1819	1,000	34 18 10 ditto	114 18 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£	£ s d	£ s d
221	1807	500	962 13 1	1,462 13 1
1174	1816	1,000	1,169 5 6	2,169 5 6
2242	1829	5,000	3,368 17 6	8,368 17 6

Prospectuses and full particulars may be obtained upon application to the Agents of the Office in all the principal towns of the United Kingdom, at the City Branch; and at the head Office, No. 50, Regent-street.

ESTABLISHED 1841.

MEDICAL, INVALID, and GENERAL LIFE OFFICE, 35, Pall-Mall.

During the Ten Years this Society has been established, more than Three Thousand Two Hundred Policies have been issued.—Covering Assurances to the extent of Thirteen Hundred Thousand Pounds.—

Yielding Annual Premiums amounting to upwards of Fifty-three Thousand Pounds.

This Society is the only one possessing Tables for the Assurance of Diseased Lives.

Healthy Lives assured at lower rates than at most other Offices.

A Bonus of 3 per cent. per annum was added to the policies at last Division of Profits.

Agents wanted.

Prospectuses, Forms of Proposal, and every other information, may be obtained of the Secretary at the Chief Office, or on application to any of the Society's Agents in the country.

F. G. P. NEISON, Actuary.
C. DOUGLAS SINOCK, Secretary.

PROVISION FOR FAMILIES IN CASE OF DEATH: ENDOWMENTS FOR CHURCHES, CONVENTS, AND SCHOOLS, BY MEANS OF ASSURANCE.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 9, New Coventry-street, Leicester-square, London; 18, Rutland-street, Dublin; and 19, Rue Trouchet, Paris. Incorporated under 7 & 8 Vict. c. 110.
CAPITAL 250,000l.

This Company assures diseased as well as healthy lives for sums of from 5l. to 5,000l.

The annual income is nearly 4,000l.

Lives declined by other offices accepted at equitable rates.

Prospectuses, proposals, and every information furnished on application to the Actuary or Secretary.

WILLIAM HENRY ARCHER, Actuary.
WILLIAM NORRIS, Secretary.

LIFE ASSURANCE for the WORKING CLASSES.

BRANCH OFFICE—8, EXETER CHANGE, WELLINGTON-STREET NORTH (opposite Waterloo bridge), STRAND.

Open every Evening from Six till Eight o'clock.

Subscription for securing payments of 5l. and up to 30l. payable on death of subscriber, may be made upon the following terms, certified by the Actuary of the Company, W. H. Archer, Esq.:—

Weekly Contributions for payment of 5l. at death.

Healthy persons whose age on becoming subscribers shall be—
From 10 to 25 years, to pay One Penny per Week.
" 25 to 45 " " Twopence "
" 45 to 55 " " Threepence "

Collectors call at the houses of Subscribers for these weekly subscriptions.

The rate of subscription will not increase as the contributor grows older, but the same weekly amount paid at the commencement will be continued throughout life.

Subscribers may make from one to ten subscriptions, so as to secure the sum of Five, Ten, Fifteen, Twenty, and so on up to Fifty Pounds.

N.B. No communications relative to the assurance of sums from 5l. to 50l. can be attended to unless addressed to Mr. JOHN MOLYNEUX, 8, Exeter Change, Wellington-street North, Strand.

IMPORTANT to BUILDERS.—LAW PROPERTY ASSURANCE and TRUST SOCIETY, 30, Essex-street, Strand, London.

Subscribed Capital, 250,000l. in 5,000 Shares of 50l. each.

DIRECTORS:
Ralph Thomas Brockman, Esq., Folkestone.
Benjamin Chandler, jun., Esq., Sherborne.
Edward W. Cox, Esq., 24, Russell-square.
James Macauley, Esq., 28, Chancery-lane.
Henry Pauli, Esq., 21, Devonshire-place, Portland-place.
Robert Young, Esq., Battle.

This Society is established to apply the principle of Assurance to Property as well as to Life; and its business consists of—

I. PROPERTY.	II. LIFE.
Assurance of Leaseholds	Assurance of Healthy, Diseased and Doubtful Lives.
Redemption of Mortgages and Loans.	Education Assurance.
Assurance of Copyholds.	Granting of Annuities
Assurance of Lifeholds.	Granting Present Annuities in Exchange for Reversionary Interests.
Assurance of Titles.	Guarantee of the Fidelity of Clerks, Servants, and Persons required to give Security.
Assurance of Building Societies	
Collection and Guarantee of Rents.	
Management of Trusts	
Loans on the Plan of Building Societies.	

POLICIES INDISPUTABLE

Prospectuses, Forms of Proposal, and every information will be immediately furnished on application to WILLIAM NELSON, Esq., Actuary and Secretary, 30, Essex-street, Strand, London.

BIRKBECK PERMANENT BUILDING SOCIETY. Offices—London Mechanics' Institution, Southampton buildings, Chancery-lane.

Shares, 50l. Entrance-fee, 2s. 6d. Subscription, 4s. 6d. monthly.

PATRON.
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John Thomas Sharp, Esq.
CONSULTING ACTUARY.
Arthur Scratchley, Esq., M.A., F.R.A.S.

Subscription Meetings the second Tuesday in every month.

DEPOSIT BRANCH.—Open every Monday and Saturday Evening, from Seven till Nine o'clock, for receiving Deposits of 1s. and upwards, upon which 5l. per cent. interest will be given.

Prospectuses forwarded on application to
FRANCIS RAVENSCROFT, Manager.

LONDON READING and WAITING-ROOM COMPANY, for the Establishment of Baths, Lavatories, Reading, Waiting, and Refreshment Rooms throughout the Metropolis. Capital, 50,000l., in 10,000 Shares of 5l. each.

Temporary Offices, Adelaide Chambers, Gracechurch-street.

BANKERS—London Joint-Stock Bank.

Prospectuses to be obtained at the Company's Offices; or of Messrs. SCRUTTON and SON, Sharebrokers, Old Broad-street.

JONATHAN JONES, Manager.

INVENTORS' AID ASSOCIATION. (Provisionally registered.) The Board of Directors to be chosen (by ballot) from amongst the shareholders.

Offices, 3, Beaufort-buildings, Strand.

The objects of this Association are to render more perfect the means of ascertaining the novelty of an invention, the prevention of futile inventions, and the taking out of patents for clever but poor men.

The Society also take out patents at stated charges in the same way as a patent agent, first carefully investigating whether it is likely to be considered an infringement of any existing patent.

Applications for shares, and for appointment as agents, to be made to the Secretary, at the Offices.

Prospectuses forwarded, and all requisite information given, on application to the Secretary.—By order of the Committee,
WM. M. ROBERTSON, Sec.

PATENT OFFICE, 123, Chancery-lane.—Inventors and others applying, either personally or by letter, are gratuitously furnished with every INFORMATION for obtaining letters patent or registrations of designs. The Official Prospectus furnished or forwarded free by post. Specifications prepared, and mechanical drawings executed. Caveats entered. Fee, one guinea.—Address Mr. FREDK. GEO. BRAZIER, Patent Office, 123, Chancery-lane.